

AMENDMENTS TO THE CLAIMS

1. (Currently amended) A computer-implemented method for modelling loans, the method comprising:

- (a) enabling a user to enter parameters relevant to a loan, the parameters including loan amount and loan term;
- (b) enabling the user to specify a number of options relevant to the loan, the options including at least one of the following:
- ~~low start or fast start loans;~~
 - ~~regularly increasing repayments;~~
 - reduced repayments for a specified period, between a user-specified start date and a user-specified end date, and
 - variable repayments over different months of the year, according to twelve user-specified factors, one for each of the twelve months of the year;
- (c) computing repayments due over the term of the loan, based on the parameters and options entered by the user; and
- (d) visually displaying information indicating the repayments due over the term of the loan.

2. (Cancelled)

3. (Original) A method according to Claim 1 wherein the step of enabling the user to specify a number of options comprises presenting the user with a sequence of screens, each of which explains a particular option and allows the user to accept or reject that option.

4. (Original) A method according to Claim 1 including the step of enabling the user to select one of a number of interest rate options.

5. (Original) A method according to Claim 1 wherein the information indicating the repayments due over the term of the loan is displayed in a visual representation including at least one of the following: a graph, a bar chart, a table.

6. (Original) A method according to Claim 1 including the step of enabling the user to select one of the following options for display in respect of each month over the term of the loan: monthly repayment; loan balance, interest charge, cumulative interest, and cumulative repayments.

7. (Cancelled)

8. (Currently amended) A computer system for modelling loans, comprising:

(a) means for enabling a user to enter parameters relevant to a loan, the parameters including loan amount and loan term;

(b) means for enabling the user to specify a number of options relevant to the loan, the options including at least one of the following:

- ~~low start or fast start loans;~~
- ~~regularly increasing repayments;~~
- reduced repayments for a specified period, between a user-specified start date and a user-specified end date, and
- variable repayments over different months of the year, according to twelve user-specified factors, one for each of the twelve months of the year;

(c) means for computing repayments due over the term of the loan, based on the parameters and options entered by the user; and

(d) means for visually displaying information indicating the repayments due over the term of the loan.

9. (Original) A computer system according to Claim 8, comprising a server computer running a server application, the server application being accessible by a number of client applications over a network.

10. (Currently amended) An information carrier, holding a program for performing a computer-implemented method for modelling loans, the method comprising:

(a) enabling a user to enter parameters relevant to a loan, the parameters including loan amount and loan term;

(b) enabling the user to specify a number of options relevant to the loan, the options including at least one of the following:

- ~~• low start or fast start loans;~~
- ~~• regularly increasing repayments;~~
- reduced repayments for a specified period, between a user-specified start date and a user-specified end date, and
- variable repayments over different months of the year, according to twelve user-specified factors, one for each of the twelve months of the year;

(c) computing repayments due over the term of the loan, based on the parameters and options entered by the user; and

(d) visually displaying information indicating the repayments due over the term of the loan.